

EXHIBIT A

\$531.97 of

DEBT
REDUCTION

&

get IMMEDIATE
Available Credit of

\$50

on a new
credit card
account**NOTICE:**
See reverse side for
information on this
OFFER including RATE,
FEE, AND OTHER COST
INFORMATION

Resurgent Capital Services L.P. • P.O. Box 5025 • Sioux Falls, SD 57117-5025

Redacted

*A-06-TH5-FM-19322



KEVIN M LARGE



83

Call Toll Free 1-866-206-9770 for your

PRE-APPROVED*
VISA®

Reference #

Cards issued through Plains Commerce Bank,
Hoven, South Dakota. Member FDIC

Dear Kevin,

This is an opportunity for you to receive a PRE-APPROVED* Visa credit card and address your debt at the same time. This is our third letter to you, and we really think you should consider this option before this credit card opportunity passes you by. Please remember your account remains seriously past due.

YOUR ACCOUNT INFORMATION**CREDIT CARD PROGRAM HIGHLIGHTS**

Debt Balance Due: \$3531.97

Current Account Owner: LVNV Funding LLC

Original Creditor: Citibank

Original Account: [REDACTED]

- You are PRE-APPROVED*
- Pay your \$3531.97 debt in full by balance transferring \$3000.00 of your debt to a new Visa credit card, and when your credit card is issued, the remaining \$531.97 will be forgiven
- You will have \$50.00 of available credit when you receive your credit card. You will create additional available credit by making your required minimum monthly payments
- Your available credit can be used everywhere that Visa credit cards are accepted
- Collection activity on your old debt will stop if you accept this offer

Details regarding this Visa credit card offer are on the back side of this mailer.

Call Resurgent Capital Services L.P. ("Resurgent") at 1-866-206-9770 or fill out and return the REPLY CARD to sign up for your new Visa credit card. **If you are not interested in obtaining a Visa credit card to pay your debt, you can contact us to set up a cash repayment plan for your debt.**

This is an attempt to collect a debt and any information obtained will be used for that purpose.
This communication is from a debt collector.

***PRE-APPROVED TERMS:** To obtain a new Visa credit card from Plains Commerce Bank, you authorize the payment of your debt in full by balance transferring \$3000.00 of your debt to the new credit card. The offer of this Plains Commerce Bank Visa credit card is subject to the following conditions: (1) you must be at least 18 years of age; (2) you must be a United States resident with a valid Social Security number; (3) your debt must not have been previously discharged through bankruptcy and you must not currently be in bankruptcy proceedings; (4) you have not already been approved for a credit card under this program; (5) you have not made additional payments or set up payment arrangements on this debt; and (6) verification of the information you provide in your application.

This credit card offer expires on and may not be valid after 09/16/2008.**3RD NOTICE****REPLY
CARD**

By signing below, I am acknowledging that I have read both sides of this mailer and that I am applying for a Visa credit card issued by Plains Commerce Bank. I represent that I meet the Pre-Approved* terms set forth above on this mailer. I authorize the payment of my debt in full by balance transferring \$3000.00 of my debt to the new credit card. I understand that my new Visa credit card will have \$50.00 of available credit upon issuance. I agree to the terms and conditions of the Credit Account Agreement, including arbitration, which will be sent to me.

CUSTOMER INFORMATION

KEVIN M LARGE

[REDACTED]

DATE OF BIRTH

SOCIAL SECURITY NUMBER

HOME PHONE

BUSINESS PHONE

SIGNATURE:

DATE:

WE MUST OBTAIN YOUR HOME ADDRESS. If the address above is incorrect, or a business address, please provide your home street address. **DO NOT USE THIS REPLY CARD** if you need to change any of the CUSTOMER INFORMATION. Call us at 1-866-206-9770 and we will process your application over the phone and make the requested changes.

Pay Your Debt with a Visa® Credit Card

Fill out and return the attached REPLY CARD or Call TOLL FREE 1-866-206-9770

Arrangements have been made with Resurgent for you to obtain a Visa credit card issued through Plains Commerce Bank, Hoven, SD, Member FDIC. You can pay your \$3531.97 debt in full by balance transferring \$3000.00 of your debt to a new Visa credit card, and when your credit card is issued, the remaining \$531.97 will be forgiven. When you accept this offer, collection activity on your old debt will stop.

The balance transfer amount of \$3000.00 will be your initial balance due. Your initial credit limit will be \$3050.00. When you receive your Visa credit card, you will have \$50.00 of available credit. By making timely and consistent monthly payments, you will build additional available credit on your credit card. Every month you need to make your minimum monthly payment. Making more than your minimum monthly payment each month will create available credit more quickly. Available credit becomes the purchasing power on your Visa credit card, which can be used everywhere that Visa credit cards are accepted. Your minimum monthly payment will be equal to 3% of the balance due on your credit card, or \$20, whichever is greater. Your first minimum monthly payment of \$90.00 will be due approximately 20 days after you receive your first credit card statement.

Your new credit card account will be reported to the credit bureaus once you make a payment or charge on your new credit card. If you choose not to make a payment or charge on your new credit card during the first three billing cycles (approximately 90 days), (i) your new credit card will be cancelled, (ii) your old debt will be reinstated (including the reversal of any old debt forgiveness granted in connection with the issuance of the new credit card), and (iii) collection activity on your old debt may resume.

Fill out the REPLY CARD on the front of this mailer and return it to us in the enclosed postage-paid envelope. For immediate processing or for more information, call Resurgent toll free at 1-866-206-9770 during business hours Mon-Fri: 7am to 9pm; Sat: 8am to 3:30pm Central Time. Resurgent Capital Services L.P. is a registered service organization and representative for Plains Commerce Bank. **Your Reference Number is 034857754.**

This credit card offer expires on and may not be valid after 09/16/2008.

IMPORTANT RATE AND FEE DISCLOSURES

| | |
|---|--|
| Annual Percentage Rate for Purchases | 19.9% |
| Other APRs | Cash Advance APR: 19.9%, Balance Transfer APR: 19.9% |
| Grace Period for Repayment of Balances for Purchases | At least 20 days (provided you paid your previous Balance in full by the due date) |
| Method of Computing the Balance for Purchases | Average Daily Balance (including new purchases) |
| Annual Fee | \$35.00 per year (waived first year) ** |
| Minimum Finance Charge | \$.50 |
| Cash Advance Fee | 3% of the amount of the Cash Advance but not less than \$5 |
| Balance Transfer Fee | NONE |
| Late Charge/ Overlimit Charge | \$19.00 / \$19.00 |

** The Annual Additional Card fee of \$20.00 is not charged the first year and will be posted to the Account with the Annual Fee upon the annual renewal of the Account.

OTHER FEES/CHARGES: Returned Payment Charge \$19.00, Replacement Card Charge \$20.00, Copying Charge \$3.00/page. All fees charged to your Visa credit card account are subject to periodic finance charges. **The terms of your Visa credit card account, including any APR (or how an APR is calculated) are subject to change at any time. Any changes will be made in accordance with the Credit Account Agreement.**

TIME-BARRED DEBT: If you pay your debt in full by balance transferring \$3000.00 of your debt to a new Visa credit card, the \$3000.00 transferred and any charges on your new Visa credit card account will be valid, enforceable and can be recovered by any lawful means, even if the age of your debt being paid by the balance transfer would prevent a lawsuit from being filed to collect it.

CREDIT BUREAU REPORTING: If you pay your debt in full by balance transferring \$3000.00 of your debt to a new Visa credit card, the \$3000.00 transferred, any charges and your payment performance on your new Visa credit card account will be reported to the credit bureaus even if the debt being paid by the balance transfer could not be legally reported to the credit bureaus.

AUTHORIZATION: By requesting a new Visa credit card you are authorizing Plains Commerce Bank and its agents to obtain credit reports about you, both now and in the future, for any legitimate business purposes associated with the credit card account or the request for an account, including, but not limited to, reviewing, modifying, renewing or collection on your credit card account. Information regarding your debt has not been shared with Plains Commerce Bank. By applying for a credit card, you are authorizing Resurgent to share your information with Plains Commerce Bank.

BANKRUPTCY: To the extent your debt has been previously discharged in bankruptcy, or you are currently in a bankruptcy proceeding, this communication does not constitute a demand for payment or an attempt to collect your debt and should be disregarded.

DEBT BALANCE DISCLOSURE: The owner of your debt may have the right to add interest to your debt while it remains unpaid. This means, if and when, you accept this credit card offer the amount due on your unpaid debt may be greater than \$3531.97. However, if you accept this offer before it expires, Resurgent will honor the debt balance of \$3531.97. The interest rate that would be charged on the new credit card account may be higher than the interest rate the owner may be charging on your unpaid debt.

USA PATRIOT ACT: Federal law requires us to obtain, verify, and record information that identifies each person who opens a credit card account in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.

PO BOX 5025
SIOUX FALLS SD 57117-5025

RETURN SERVICE REQUESTED

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PRE-SORTED
FIRST CLASS



PRE-APPROVED

*SEE CONDITIONS INSIDE